

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Gerber D Bernal

Debtor(s)

Case No. 15 B 41707

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/10/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 01/14/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bnqtfm	Unsecured	2,670.00	NA	NA	0.00	0.00
Capital 1 Bank	Unsecured	333.00	NA	NA	0.00	0.00
Capital One	Unsecured	740.00	NA	NA	0.00	0.00
Chase Mortgage	Secured	189,518.00	NA	NA	0.00	0.00
Chase Mortgage	Secured	18,999.00	NA	NA	0.00	0.00
Chase Mortgage	Secured	19,380.00	NA	19,380.00	0.00	0.00
Chase Mortgage	Secured	1,200.00	NA	1,200.00	0.00	0.00
Credit First/CFNA	Unsecured	584.00	NA	NA	0.00	0.00
Dupage Credit Union	Unsecured	500.00	NA	NA	0.00	0.00
Meadows Credit Union	Unsecured	6,662.00	NA	NA	0.00	0.00
Meadows Credit Union	Secured	5,828.00	4,979.69	4,979.69	0.00	0.00
PLS Financial Services Inc	Unsecured	755.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	3,231.00	NA	NA	0.00	0.00
World Acceptance Corp	Unsecured	4,232.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$20,580.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,979.69	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$25,559.69	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/14/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.